

ACCOMPLISHED CHANGE AGENT

- Serves more than 5,000 customers
- Increases consumer satisfaction 25%
- Reduces staff time spent on payments by 19%
- Saves 18% on security and compliance expenses²

MULTI-CHANNEL COMMUNICATIONS AND PAYMENTS

- Online, mobile, phone, API, mail and in-person options
- ACH, debit, credit cards, cash and check payments
- Alternative payments including PayPal, Apple Pay and Google Pay
- Integrated notification, eBill, communications and premium/claim payments

EASE OF DOING BUSINESS

- Pre-built for integration with 100+ systems, including Ready for Guidewire Accelerators
- Free consumer marketing consultation and creative resources

The ACI Speedpay[®] Solution

As policyholders demand easier ways to view bills, make premium payments and receive faster claim payments, the ACI Speedpay[®] solution enables you to respond. Proven to raise consumer satisfaction 25%¹, this integrated suite of billing, payment and communication services lowers cost while delivering industry-leading security.

Transform Your Billing and Payments

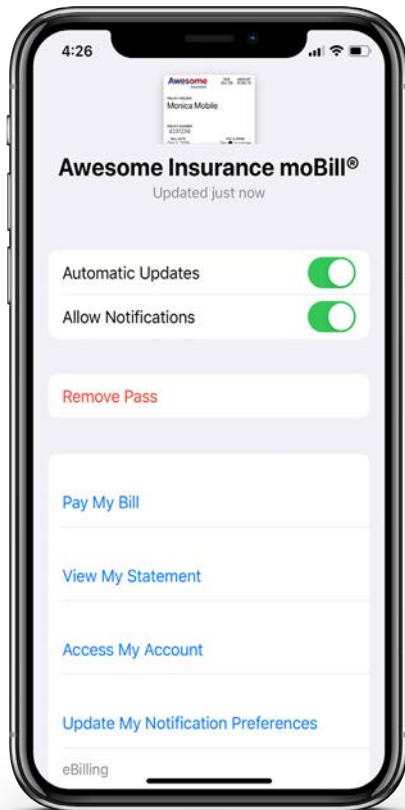
A new generation of EBPP services

The evolutionary growth of EBPP services has given consumers greater flexibility in receiving bills and making payments. Most now use multiple channels and payment types at different times and situations, and they expect a great experience across all channels. They want contextual billing information that goes beyond just the amount due and prompt, informed service with reminders. They also expect to receive claim payments as fast as they make their premium payments.

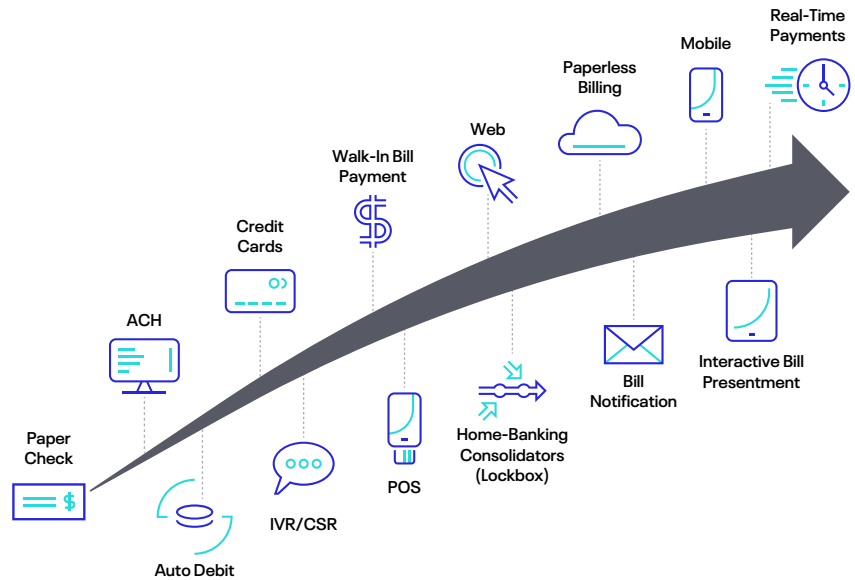
These multi-channel expectations give you new ways to reach your policyholders, moving what used to be a back-end transaction into a true differentiator. What's more, you can enhance policyholder satisfaction and loyalty while lowering the cost of accepting premium payments, sending claim payments and delivering a better policyholder experience.



**Enhance
Policyholder
Satisfaction While
Lowering Costs**



Evolution of Billing and Payments



Integrated Services That Eliminate the Chaos of EBPP

The ACI Speedpay solution eliminates the fragmentation of EBPP by offering a single, integrated platform that powers the entire bill payments operation. This enables you to streamline the complexities of bill presentments and the payments process to improve results — all while eliminating application silos.

You can also deliver a seamless policyholder experience across all billing and payment channels. The solution delivers a single view into all policyholder records and payments, simplifies treasury operations by providing a consolidated view of all payments from all channels, and concentrates all payments into one daily deposit. This all runs in an environment featuring high security, full PCI compliance and privacy practices.

**ACI Speedpay Pulse
Interactive Tool**

Explore years' worth of exclusive data — broken down by industry, age demographics and time period — to see the complete picture in policyholder preferences for billing and payments.

[Get Started](#)

ACI Speedpay Solution Capabilities

Select One or Many Services to Meet Your Needs

The ACI Speedpay solution gives you the comprehensive and easy-to-integrate technology you need to offer your consumers the convenience they expect. ACI's highly configurable solution is pre-built for integration with 100+ systems, including Guidewire, Duck Creek and Cognizant. Plus, ACI's strategic partnerships mean you get a holistic, comprehensive service. ACI's free consumer marketing consultation and creative resources produce superior adoption rates, giving clients faster ROI. The ACI Speedpay solution includes the services below.

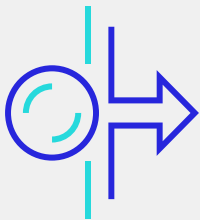
One-Time Payments

ACI's one-time payments make paying fast and simple for people who don't want to sign up for recurring payments.

No registration or enrollment is required — with one-time payments the consumer:

- Self-authenticates
- Enters funding information
- Chooses a payment amount and date
- Makes the payment using a credit card, debit card, ACH or alternative payment method

Call center support uses a web-based interface to help callers with everything from account history research to taking payments.



PAYMENT FUNDING SOURCES

ACI enables consumers to pay their bills using virtually any funding source of their choice, including:

- ACH
- Debit cards
- Credit cards
- Cash
- Check
- Alternative payment methods

Recurring Payments

ACI's recurring payment capabilities make policyholders happy. This electronic recurring payment service builds policyholder relationships, increases loyalty and lowers costs. With online automatic payments, policyholders get flexibility and you reduce costs by using electronic due date notifications that cut paper bills. Offer a policyholder-focused interface that lets them:

- Schedule recurring payments
- Make payments one at a time
- View bill and payments history
- Schedule proactive notifications
- Access multiple billing accounts with one login and manage funding methods and scheduled payments

Service-Fee Payments

ACI's service-fee payments let you offer electronic payments — and accept both card and ACH payments — without incurring transaction costs.

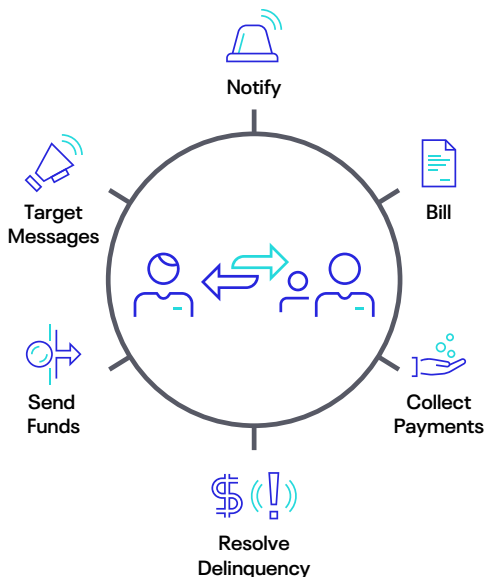
Since many consumers don't mind paying a service fee for convenience, ACI charges consumers a service fee for payments that cover all direct transaction costs. We manage the merchant processor relationships and consolidate all funds and data into a single file and deposit.

Integrated Treasury Management

ACI's integrated treasury management makes it easier to manage card processor relationships — including interchange management — by removing the risks, uncertainties, complexities and delays inherent with most in-house systems. Integrated treasury management frees you from the complexities of managing payments and takes over all processor relationships and covers all transaction costs for a set, predictable price.

eLockbox

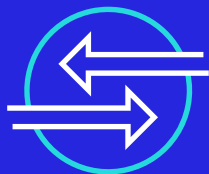
ACI's eLockbox allows you to easily receive online banking, walk-in center traffic and payments from your own payment channels. eLockbox consolidates all of these payments into one file and deposit, reducing costs and staff time. It's simple — when consumers pay, eLockbox sends the transactions directly to you and you credit the payment to the consumer's account, update your accounts receivable system and deposit the funds into the customer's account.





We work more effectively and efficiently to meet increased billing and enrollment needs.”

William Wolfe
Horizon Healthcare Services



Digital Disbursement Services

ACI's digital disbursement services offer a powerful new way to save and increase satisfaction with both single- and multi-party claim payments. ACI's digital disbursement services provide fast, secure and cost-effective access to a robust array of digital disbursement methods — including popular alternative payment methods such as Apple Pay, Google Pay, PayPal and Venmo — helping put an end to costly paper checks, escheatment and high-friction claim payment workflows.

Elevate your consumers' experience by providing them a choice in their payment method, including real-time push to card, PayPal, same-day ACH, and virtual or prepaid cards. ACI disbursement services also provide a self-service portal for maximum convenience, with the ability to send payment status updates through text and mobile notifications.

A Broad Spectrum of Multi-Channel Support

ACI provides the flexibility of payments channel choice that consumers need. You can offer your consumers the ability to pay via the web, phone or mobile device, as well as in-lane with cash at thousands of retailers across the U.S. ACI's broad range of payment channels now includes:

- **APIs** – ACI's complete set of APIs is a robust set of interfaces for back-end payments authorization, processing and remittance services that link directly with your existing interface. This includes a software development kit (SDK) that provides seamless integration into your platform.
- **Single sign-on** – This mode is designed for carriers that want to control their user interface without having to be fully PCI-compliant for handling credit card data or having to manage interchange. ACI will maintain credit card data files for them, and when policyholders sign on to your website, they are redirected to a payments site branded to your company but hosted by ACI. Once a transaction is completed, they are redirected back to the carrier's website and ACI processes the payments.
- **Web** – Hosted by ACI, you can notify policyholders that bills are ready and direct them right to your website to download a copy of their bill. You can also provide links on your landing page for direct payment of bills.



The most important thing is making sure we stay contemporary with the billing and payment options we deliver. With this new system, we've done that."

Chuck Easum
Controller, Ohio Mutual
Insurance Group

- **Call center** – Your call center staff can take premium payments by phone while meeting PCI compliance mandates with ACI's agent card assist plus offering. Staff can also deliver policyholder support with all payment account information and documentation needed to research and respond to policyholder information requests.
- **Walk-in** – Walk-in payments are offered as a digitized cash solution, allowing your customers to pay in-lane at thousands of convenient retail locations.
- **IVR** – Use phone systems to provide a way for those consumers that don't have a computer to pay their bills interactively by phone.
- **Mobile wallet** notifications and payments offered through the award-winning ACI® moBills™, which uses Android Pay with Google Pay native mobile wallets to meet policyholder demand for easy ways to pay while reducing incoming calls.
- **Text** messages provide actionable information to a policyholder's finger tips about due dates and easy access to pay their premium.
- **Send email** alerts and full eBills right into your policyholders' email inboxes, reducing document costs while improving their experience.
- **In-person** payments make it easy for policyholders to swipe, dip or tap their card or mobile device to pay you.
- **Mobile** payments make it easier to collect more. Just attach a card reader to an iPad or iPhone and use the free card reader application to start taking payments in more places than ever before.³

No matter which channels your policyholders prefer — and even if they use different channels each time they make a premium payment — the ACI Speedpay solution lets you manage everything from one set of resources. You get one vendor to support all payment options and one set of high-performance tools.

Premier Channel Integration Partners

Ready for Guidewire Accelerators for BillingCenter, PaymentCenter and ClaimCenter, as well as pre-built integrations with Duck Creek, Cognizant and more.

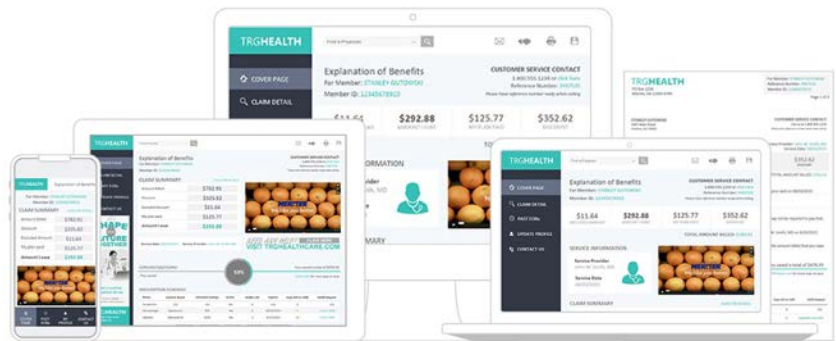


Collect up to
27% More with
New Innovation

Customer Communications Management

ACI's customer communications management offering allows business users to orchestrate, change and manage content, and govern all communications, removing the costs and long timelines of technology projects. ACI empowers business success through comprehensive communications throughout the consumer lifecycle. You can easily send personalized communications, bills and targeted messages to your customers by leveraging data and maximizing revenue and retention while minimizing cost per customer.

Make Your Bill Look Great Anytime, Anywhere



Single integrated system includes:

1. **Master data manager** – Data is securely parsed to support targeted messaging and analytics
2. **Communications targeting** – Store and manage templates, reduce IT expenses and optimize workflow while crafting personalized messaging
3. **Preference center** – Information capture that enhances personalization, consent and compliance support, as well as text and email alerts
4. **Consumer interfaces** – Includes everything from print to text alerts, with interfaces that include mobile, tablet and more
5. **Payment options** – Give your customers their favorite ways to pay
6. **Treasury management** – Benefit from the administration of payment network connections, merchant account and funding
7. **Reporting and data warehouse** – Archive and store all documents delivered to the customer with business intelligence and analytics

Raise Policyholder
Engagement by **30%⁴**

Reach different
consumers, address
different types of
debt and leverage
different strategies to
make the right offers

Notification Services

ACI's notification services provide actionable electronic reminders. Policyholders get to choose which notifications to receive, when to receive them and how to receive them. With notification services, you give policyholders the power to manage their payments and notifications without needing paper.

Call Center Services

ACI's call center services enable you to confidently outsource your Tier 1 customer care to our expert team of U.S.-based customer service representatives 24x7. ACI's financial call center services provide highly trained experts who quickly address customer inquiries, resolve issues and provide upsell offers.

Partner Program

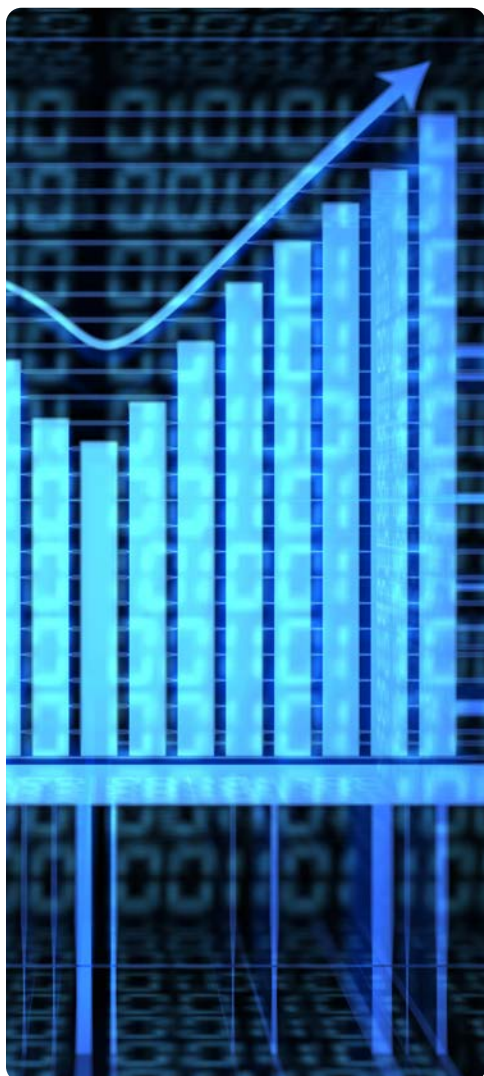
ACI's partner program leverages more than 45 years of EBPP expertise to deliver consumer-facing online bill payment solutions, administrative tools and payments-related treasury services to your corporate clients. Offering bill payment solutions helps deepen your relationships with your business customers by providing them with a full suite of payment services from one source.

ACI's single payment services application platform results in lower cost for implementation and maintenance, faster implementation, expanded relationships with smaller clients, easier management due to use of a standardized solution and better partner branding.

ACI Cloud

ACI manages all the operations for your payments solution to keep it running 24x7x365. We make the necessary investments in hardware and software to maintain a modern, state-of-the-art processing environment:

- Hosting service and application management
- Disaster recovery services
- Service-level management
- Implementation and change management support
- Client support programs



ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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All of this support is provided in an operating environment that meets the requirements of policyholder and client authentication, regulatory compliance, and consumer and data privacy. ACI's regulatory compliance includes:

- PCI DSS Level 1 and PII
- SSAE 18
- SOC1/SOC2
- FFIEC (Federal Financial Institution Examination Council)
- Sarbanes-Oxley (SOX) provisions

ACI delivers industry-leading security according to an independent assessment by Verizon Business Security.

ACI Empowers Your Business Success

ACI does more than power electronic payments — we empower business success by raising policyholder satisfaction 25%. We're saving millions of dollars for many of our customers. See why Ohio Mutual Insurance Group, Horizon Healthcare Services and Ursinus College partner with ACI — visit aciworldwide.com/solutions/aci-speedpay.

¹ Third-party survey of ACI Speedpay solutions clients, Verizon Business Assessment

² ACI customer survey data

³ Real-time disbursements on ACI product roadmap

⁴ ACI customer data

All other results are from a survey of ACI clients